



Here 'N There

Will Exhibit: AOA will exhibit at the 50th annual meeting of the American Podiatry Association in Washington, D.C., Aug. 16-21. The display will be in the scientific exhibits portion by invitation of the APA.

INTERNATIONAL MEET

The International Optical Congress in Berlin, Germany, was attended by 63 Americans, including 40 optometrists and their wives.

Doctor H. Ward Ewalt, Jr., President-Elect of the American Optometric Association led the delegation which also included a number of optometry officers serving in the armed forces in Europe.

At the final meeting, Dr. Otto Engelmann, Chicago, was presented the gold honor badge and scroll of the Congress in appreciation of his services on behalf of the optical and visual sciences internationally.

Critical Occupation: AOA is continuing efforts to have optometry placed on the list of critical occupations prepared by the Dept. of Labor. Dave C. Sharman, director, Washington office, said he is informed certain additional information may help in presenting the profession's petition.

He has requested assistance from officers of the Optometric Society of Association Executives in determining which states provide special incentives for students of optometry. Such incentives are sometimes offered to interest students in returning to practice in their home states after completing their education.

Get Choice of OD

Karl Muller, president of the Butchers Union Local No. 174, has advised his members working or living in New Jersey, that the N. J. State Insurance Dept. will not allow the union to send its members to any one particular optometrist as in the past. In their vision care program now members and dependents may go to the optometrist of their choice for service.

Named Counsel: Edward L. Clark, Jr., Salem, has been named legal counsel to the Oregon Optometric Association by Dr. Allan Herndobler of Milton-Freewater, OOA president.

Increasing Needs Outlined For ODs

Over 150 Oregon optometrists and their wives heard Ralph E. Wick, OD, of Rapid City, S.D., national authority on the vision care aspect of geriatrics and gerontology, warn "We are out-living our eyes. Everyone past 50 now needs some form of vision care, unless he is blind." He addressed the OOA Convention in Portland.

"As science increases our longevity, we are facing more vision problems than ever before; 500 years ago, when man's life span may have been terminated at the age of 25 to 35—in relative youth—our 'older' citizens may have had little problem with near-or-far sightedness. Today, as we live healthily to 70 or more, these vision problems affect us all."

Dr. Wick said although medicine can do wonders in prolonging youthful vigor of certain body organs, "we can only cope with and correct our increasing visual deficiencies optometrically... with optical aids. The heart may be given new life surgically, but there is no surgical or chemical restorative for failing vision. This is a matter for optometry's skills to meet."

Portland physicist Jack DeMent also addressed delegates, warning them that his studies show equal dangers in such man-made light sources as photo-flood and photo-flash illumination—equal in their potential damage to eyesight to the now-accepted danger of viewing an eclipse with the naked eye.

Committee Compares Health Plans on Aging

A comparison of major health insurance proposals for older persons which have been introduced in the 87th Congress has been prepared by the Staff of the Special Committee on Aging with in-

troductory notes by Pat McNamara, chairman.

For purposes of brevity and quick comparison, the report is printed here with corresponding numerals to identify each proposal under the categories of information. The proposals and numerals for identification are as follows:

- I) Adm. bill Anderson (S.909), King (H.R.4222)
- II) McNamara (S. 65)
- III) Holland (H.R. 94) same as Forand (H.R. 4700)
- IV) Javits (S. 2664 amended May 2)
- V) Lindsay (H.R. 11253)
- VI) Bow (H.R. 10755)

Method

I—Social Security financing, provides health benefits at

(Continued on Page 4)

Top PR Man Is Chosen As Counselor By AOA

Edward L. Bernays, New York, dean of America's public relations men has been retained as public relations counsel by the American Optometric Association.

"The AOA is indeed fortunate to have secured the services of Mr. Bernays," said President Don A. Frantz, in making the announcement. "His stature and experience in public relations can be of inestimable value to us."

Founder of the profession of public relations counsel,



Edward L. Bernays

Mr. Bernays is author of numerous books and articles on the subject.

Born in Austria, he came to America at an early age. He is the son of Ely and Anna Freud of the famed psychologist's family. His early days in public relations included work for operatic star Caruso and others in 1917-18.

He is a trustee and board member of several national voluntary organizations, a lecturer at New York University, and a member of Columbia University's Council for the School of General Studies. New York City's Medallion

of Honor was recently awarded Mr. Bernays. He has been active in government service, including work as advisor to the Treasury Dept. during the war years, and was hon-

ored by the Danish and French governments for service rendered.

Mr. Bernays books include "Crystallizing Public Opinion"; and "Propaganda."

Professional Men Have Alternatives

Pension Plans In Spotlight

"Most experts agree that no individual should place all his savings in equity type investments," according to Charles F. Suter, chartered life underwriter with Retirement, Inc., Washington. Therefore, he says, "to achieve a sound retirement program there should be a balance between variable and fixed dollar annuities to obtain protection against hazards of inflation and deflation."

Mr. Suter made this statement while interpreting, at the request of AOA, legislation now in effect and bills being considered, which affect retirement.

Legislation enabling professional men to form professional corporations or associations has been adopted in 18 states. There is likelihood of Senate action on this bill (H.R. 10) to permit self-employed individuals to establish pension plans.

Thus, tax-favored pension plans for professional men are receiving wide attention making Mr. Suter's interpretation apropos:

Organization Benefit

The purpose of the acts permitting organization of professional corporations or associations, is to enable professional men to obtain the tax benefits already available to officers and employees of corporations under Federal tax law. The principal benefits, which are not available to members of partnerships or to the self-employed, are 1) a tax-favored pension or profit-sharing plan, 2) group life insurance, the cost of which is deductible by the organization and not includ-

Membership Dir. Promoted By AOA



Robert R. Kimbro

Robert R. Kimbro has been named assistant administrative director of AOA, according to Don A. Frantz, president.

Mr. Kimbro, former director of Membership Relations, replaces Richard L. Irwin who has accepted the executive directorship of the Systems and Procedures Association in Cleveland, Ohio.

In announcing the promotion, Dr. Frantz said, "Bob Kimbro's experience and close contact with Optometry over the years makes him extremely valuable as assistant administrative director."

Before joining the AOA staff, Mr. Kimbro served as administrative director of the Indiana Optometric Association for four years, and was executive secretary to the Terre Haute and Hammond chapters, American Red Cross. He is a graduate of Transylvania College in Lexington, Ky., is a former radio news director, program director and writer. He is married and has four children.

Military Optometrists Annual Meeting Set

President Robert J. Johnson, Latrobe, Pa., has announced final arrangements for the annual meeting of the Association of Military Optometrists at Sheraton-Chicago Hotel at noon July 20. This will be during the AOA Congress. Reservations will be available at the registration desk.

All former commissioned, reserve or active duty personnel of the Armed Forces may attend. The Association is composed of former and active commission personnel and its main objective is the general welfare of the profession of optometry on the military establishment.

organization and not includable as income to the insured member or employee, 3) health insurance financed by the organization as a tax-deductible item and not reportable as income by the insured members or employees, 4) a wage continuation plan whereby a member or employee may receive tax-free salary continuation up to \$100 weekly while disabled, 5) a tax-free death benefit of up to \$5,000 to the widow of the member, the amount being deductible by the organization, and 6) deferred compensation agreements between the organization and its officers or employees.

Generally, an employee has a more favorable tax status than a self-employed individ-

Continued on Page 2

Out Of the Forest

There have been so many words written and spoken regarding pending legislation to provide health care for the mature citizens of our country, that it has been difficult for any one individual to come up with a clear-cut picture in his own mind. It is difficult to see either the trees or the forest clearly. To say the least there has been some confusion on health care.

The numerous bills introduced have covered all types of health care. Perhaps the best known is the King-Anderson bill. In the House this is H.R. 4222—the Health Insurance Act of 1961.

As an optometrist you have attempted to keep abreast of goings-on in Washington in order to be able to discuss health care intelligently with your patients, especially those of mature age. It is our desire to help you where assistance is needed in this regard.

You will find in this issue of the AOA News a digest of pending bills and as briefly as possible what each constitutes.

Leadership and Support

Reporting to the South Carolina Optometric Association recently, Dr. B. B. Parks came forth with some pointed reminders: The social and industrial health care picture is changing; we must change with the times; we must have proper legislation; we must have a working knowledge of all these affairs; we must act when we are called upon to act; optometry can be made or killed in the next six years.

In these columns there is a statement in which AOA President Don Franz says the controversy between ophthalmology and optometry must be resolved and he puts the future of the profession in the hands of its members.

Recent efforts in Washington, D. C. in behalf of optometry have been made possible because of letters directed to the right individuals, extra efforts in support of the profession by those practicing in it or brought about by their efforts.

Non-members of the professional associations and those who are members but take no action have been termed "professionally arthritic."

The last issue of this publication was filled with names of prominent persons named to leadership posts. In July top leadership of the AOA itself will change. Probably at no time has the careful selection of the right people for these posts been as important. Now, however, will come still another challenge, for leaders can progress little without support from the ranks.

To those who have given faithful support through recent legislative efforts, those who have faithfully served in positions of leadership across the country, thanks enough could not be expressed; but, equally difficult, and indeed impossible, are sufficient expressions to fellow practicing optometrists who by their very day-to-day ethics and public relations have become the strongest links in the chain that pulls optometry into its rightful position.

You can best decide your capabilities in serving your profession . . . how they are used is important, for whether you hold office or whether you dedicate yourself to service within your office and support to organized efforts, you set an example. As someone has said, you have public relations whether you want them or not, and whether they are good or bad is up to you . . . and they do affect the future of optometry.

AOA NEWS

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George Allen, Jr.

Editor

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50% Patients Get Choice

Ky Lions Study Vision Plan

There is little uniformity in the operation of the Sight-saving Programs conducted by Lions Clubs in Kentucky, the organization learned from a survey. The survey was performed on direction from the Lions Board of Directors among 14 towns where both optometrists and ophthalmologists are available.

In about half the cases patients have no choice of doctor but are referred by the club to either an ophthalmologist or optometrist. In the other 50% patients have free choice. The survey also seemed to indicate that in several communities ophthalmologists see no routine cases but only those patients referred by optometrists.

Pensions

Continued from Page 1

ual and this type of state legislation has been developed largely because of the inability of professional and other self-employed individuals to obtain "employee status" under Federal tax law through the Keogh - Simpson legislation pending in Congress ten years.

Such organization will require the conduct of one's practice on a different basis from that of an individual.

Expert legal advice must be obtained in drafting the articles and setting up plans to provide tax-favored benefits. Each organization formed must submit its retirement plan to the Internal Revenue Service for approval. Most important, an individual will have to have a substantial income as a self-employed professional in order to obtain worth-while tax savings by incorporating.

Proposed H.R. 10, if law, would offer tax relief to individual professional men for contributions to an approved retirement plan.

Personal Planning

For the professional man, not wishing to form an association or corporation, but who wants to take advantage of H.R. 10 if passed, there is no reason to delay establishment of a personal retirement program. Although easier to finance contributions to such a plan if this bill becomes law, the pay-out provisions under present law are probably more favorable.

In recent years a new financial device, variable

annuity, for providing retirement income has been developed.

Conventional annuities involve the actuarial use of principal and interest so an individual receives guaranteed income his full lifetime. Insurance companies issuing the annuity policy guarantees the dollars in each payment and continuation of payments as long as annuitant lives.

A variable annuity is the same as the conventional "fixed dollar" annuity except that the issuing company guarantees a number of units each month for life instead of a fixed number of dollars.

A variable annuity company invests its reserves primarily in common stocks. The income that the annuitant receives varies from month to month in accordance with the investment record of the securities held by the issuing company. The purpose of the variable annuity is to pay a lifetime income that will tend to vary with the cost of living, so as to give the annuitant a "fighting chance" against inflation after retirement.

Other Plans

Frequently, the question is asked if the variable annuity is not like a mutual fund. Both generally involve common stock investments aimed at long-term growth rather than current income. Some mutual funds permit the redemption of shares at a rate which will enable them to pay the shareholder a constant monthly amount, consisting of principal and interest, but this income will last only as long as the shareholder's capital lasts, and there is no guarantee that he may not outlive his income. If he lives longer than he expects to live, he runs out of money even if he liquidates his shares over his anticipated life expectancy. On the other hand, an annuity guarantees an income for life, no matter how long the individual may live.

It should also be said that the variable annuity contract is issued by a life insurance company and, therefore, in event of death prior to commencement of annuity, the accumulated property values pass by contract instead of by will; the familiar waiver of premiums provision offered by life insurance companies is available, so that



Dr. H. Ward Ewalt

COMPLETES TOUR—H. Ward Ewalt, Jr., O.D., of Pittsburgh, president-elect of AOA lectured in four European nations in May and June during a trip to investigate new methods of eye examination and correction. He lectured on "Recent Developments in the Examination of Children's Eyes" in London, and other appearances were in Brussels, Bern and West Berlin.

long-term disability will not prevent his accumulating funds for retirement; and the dividends and appreciation earned by retirement savings are not subject to current income tax.

A sound retirement program can best be achieved through a balance of variable and fixed dollar annuities.

ODs Rally Support For Amendment

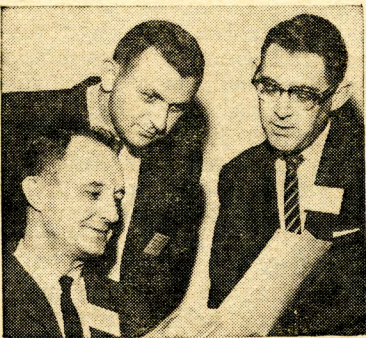
The AOA Committee on Vision Aid to the Partially Blind is urging support from state and other optometric association leaders for an amendment to the Special Education and Rehabilitation Act of 1962 (H.R. 10123). It is now before the House Education and Labor Committee.

The bill concerns rehabilitation services to children and others with "severe visual impairments." It provides services which include "the testing, fitting, or training in the use of prosthetic devices."

Wording in the bill is such that rehabilitation centers the government would subsidize would be administered by licensed physicians and the services would be "medical, psychological, and social."

In this manner optometrists could not be utilized as a separate group but merely as "medical personnel." AOA has contacted all officers of every member of the Congressional committee but only one Congressman has committed himself to support the amendment. Most said they had received no letters from their constituents in favor of the AOA proposal.

Howard T. Lewis, chairman of the AOA committee (VAPB) in a request to optometric association leaders, said most needed are letters directed to the Congressional Committee chairman or the Congressman from the writer's district, and written by patients, government or private institutions stating needs and desires for optometry's inclusion, and letters from severely visually impaired individuals who have been aided by optometrists.



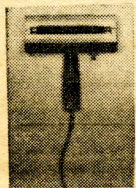
ALREADY PLANNING Alabama Optometric Association activities are new officers, Drs. Thomas C. Dykes, president, front, Roy C. Adams, vice-president, and Dr. Franklin C. Minton, president-elect, right.



DR. G. CLAYTON RICHTER, Lawrenceburg, Ind., accepts the post of president of the Indiana Optometric Association at its 65th convention. Also shown are newly elected officers of the Auxiliary to IOA: L-R, Mrs. Elvan G. Whiteleather, president; Mrs. Robert Gregg, 2nd vice president, and Mrs. Virgil McCleary, secretary-treasurer.



NEW OFFICERS of the Louisiana State Association of Optometrists are, L-R, Drs. Leon M. Reiss, New Orleans, president; Walter J. Vinsant, Slidell, president-elect; Margaret Poche, Metairie, Auxiliary president; and Harry L. Woodall, Homer, secretary-treasurer. Not shown is Dr. George Isaac, Sulphur, vice-president.



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FOR SAFETY'S SAKE — Speakers at the Wisconsin Optometric Association convention share the platform one day as they share responsibility in promoting safety, every day. Mr. John W. Thompson is director of Wisconsin motor vehicle dept.'s driver control div. and Mrs. Jane Ewing of Ft. Worth, Tex. is national optometric auxiliary safety chairman.

Tennessee Exam

Examinations for licensure to practice optometry in Tennessee will be in Memphis July 8-11.

Details may be obtained from Dr. George W. Goodman, 311 W. Church Ave., Knoxville.

For Entire Ophthalmic Industry

Urges Controversy End

Controversy between ophthalmologists and optometrists must be resolved in the interest of the public and the entire ophthalmic industry, AOA President Don A. Frantz told a capacity crowd at the Wisconsin Optometric Association convention banquet.

He said the matter is essentially a basic question of division of labor and responsibility. Since only one person in ten will ever need eye surgery, and since nearly everyone needs vision care eventually, said Dr. Frantz,

there is theoretically a need for nine refractionists to every ophthalmic surgeon. He contended they should all work together for the benefit of the nation's vision.

Approaching another side to the future of vision care, the AOA president said much must be done to stimulate recruitment of good candidates for admission to optometric colleges. Practicing optometrists are the best recruiters. They should set an example by showing an interest in qualified young men and helping them.

Practice your profession in all its phases, including contact lens work and aids to the near-blind, Dr. Frantz urged optometrists. Chiding non-members and association members who are non-attenders at society and state meetings, he characterized these individuals as "professionally arthritic" and urged their active participation in organized optometric activities at all levels.

During the WOA meeting, Dr. G. Robert Leach, Stevens Point, was re-elected president. Other officers are re-elected except Treasurer Harold E. Magnan, Jr., Wauwatosa, newly elected and Dr. Arthur J. Fliss of Milwaukee, Roger E. Wilson of Clintonville, and A. W. Sorenson of Racine, newly elected directors.

Dr. Bruce S. Thomas of Fond du Lac is chairman for the 1963 convention.

Air Cargo Use Nearly Double

In today's business world, customer demands are increasing at a rate equal to rising production and distribution costs, and many industries are looking to air cargo to fill shipping requirements, according to Samuel C. Dunlap, staff vice president, Trans World Airlines, Inc.

In 1959 TWA carried 42,723,000 ton miles (2,000 pounds transported one mile) of freight, system wide. In 1961 the figure nearly doubled to 82,881,000 in the entire system which includes service to 70 U. S. and 14 overseas population centers.

Mr. Dunlap said America's oldest and largest optical firm, The American Optical Co., has developed an air distribution formula that reduced inventory costs about 40 per cent, manpower 25 per cent, and substantially cut losses from damage and pilferage enroute. He said advantages offered persons involved in optical products include speed "backed up with reliability."

Air cargo rates may seem high, Mr. Dunlap says, but analysis can reveal savings in the end. A 100 pound shipment moves from New York to St. Louis for \$11.25; from San Francisco to Chicago for \$12.90; and from Los Angeles to New York for \$16.75.

Membership Rise Noted In Blue Cross

Figures released on enrollment in Blue Cross plans across the nation and in Canada in the past year indicate another slight rise. The enrollment figure involving 81 plans is 59,812,132 as compared with the previous year enrollment of 59,373,353.

Dependents showed an increase of 259,623 and there were 179,156 more subscribers enrolled last year compared to the year before.

Wisconsin Driver Vision Testing

The vision standard for drivers on Wisconsin highways is 20/40 visual acuity as determined on an orthorater by a driver license examiner. Persons with less than 20/40 acuity may have their vision examined by a professional and if visual acuity is found to be at least 20/60 and a driver's license recommended, the motor vehicle department will issue one.

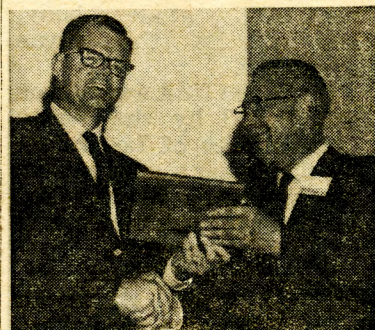
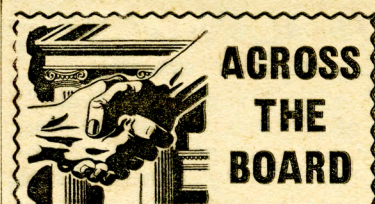
John W. Thompson, director of driver control with the Wisconsin Motor Vehicle Dept., specified these standards addressing the 1962 convention of Wisconsin Optometric Association.

He said their vision exam also includes a color test and field of vision is checked for driver instructors and school bus drivers. School bus drivers must have at least 20/40 acuity in each eye.

Wisconsin optometrists were urged to support the motor vehicle department's safety program at legislative hearings. Mr. Thompson said industrial safety officials are now supporting them after learning the importance of traffic safety as compared to plant safety in keeping men on the job.

Correct Meeting Date

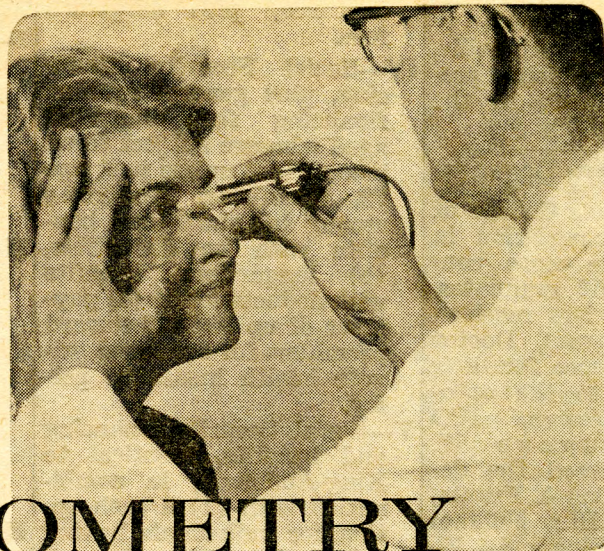
The International Association of Boards of Examiners in Optometry will meet beginning Monday, July 16. A later date was incorrectly printed in AOA Congress pre-registration material.



FOR SERVICE Dr. O. Doyle Dannenberg, left, is honored by the California Optometric Association for eight years of service to the profession as a member of the California State Board of Optometry. The plaque is presented by Dr. Bernard R. Garrett, president of COA. Dr. Dannenberg's term expired this year.

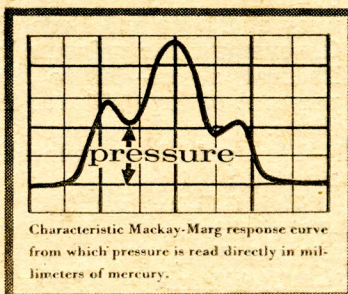


HAWAII: (L-R) Drs. Kenneth Y. Fujimoto, president and Nelson H. Murakami, secretary, on appointment to the Board of Examiners are sworn in before Gov. William F. Quinn and Judge H. R. Hewitt.



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Los Angeles College Awards Ceremony

The Los Angeles College of Optometry, in keeping with the program established in 1958 to give recognition and honor to members of the student body, has held its 7th Awards Assembly.

Since the first award was established by the Watts Laboratories of Los Angeles, deserving students have received cash awards for outstanding scholastic and other achievements.

Diederich Optical Co. honored Phil Mittleman with \$200 for a special report on Vocational Vision and Prescribing; COA Insurance Rep. Ed Wilson presented \$150 to Les Kratz, Student Society past-president; The Optical Service Co. award for leadership and extra curricular work went to Joe Dobbs; Southwest Optical Co. presented Claude Hayden \$150 for a 5-semester average of 3.97; and Phil Mittleman, student body president, honored Irene Sandoval and Al Moore with \$50 each for outstanding service.

In addition, the National Association of Optometrists presented Dean Abel with \$1,000 for the clinic Building Fund of the college.

First Loan Plan Check

The first insurance benefit to be paid out under the California Optometric Credit Union's "Estate Loan" plan, has been presented to Mrs. Dorothy Klakoff, widow of the late Dr. Lionel Klakoff of Bakersfield.

Dr. Orestos Righellis, COA past president, presented the check in the amount of \$2,000.

Given Honorary Degrees

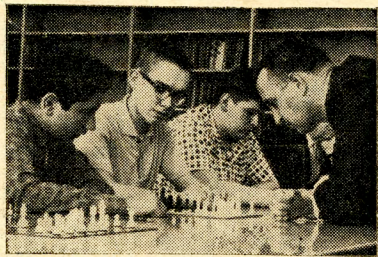
At the Illinois College of Optometry convocation in which degrees were conferred upon 52 graduates, four optometrists received honorary degrees, Doctor of Ocular Science for their contribution to the optometric profession. ICO President Eugene W. Strawn conferred the degree on Drs. Don A. Frantz, De Kalb, Ill.; William Greenspon, Bluefield, W. Va.; Albert H. Rodriguez, Tampa, Fla.; and Benjamin F. Emanuel, Lancaster, S. C.

Missouri Examination

The Missouri State Board of Optometry will conduct examinations July 29-31 in Jefferson City. Applicants must file applications with Dr. Erwin L. Friedson, 1041½ West, 39, Kansas City 11, before July 15.

Alabama Exams

The Alabama State Board of Optometry's examinations will be Oct. 20-21 at Montgomery. To meet the requirements of a 90-day internship, applicants must commence internships prior to July 15 and complete by Oct. 15. Mr. William Joseph, 634 E. Patton Ave., Montgomery, is secretary.



EXTRACURRICULAR—Optometrist E. J. Gording of Windber, Pa. gets in a chess game with Thomas Weaver, champion at Windber High School. The school is unique with the only full chess class on a regular compulsory basis, in the state. The doctor won 30 exhibition games over young Weaver; but this could be expected . . . Dr. Gording has been Johnstown champion 10 years and exhibits in area schools to stimulate chess.

Health Plans

(Continued from Page 1)

age 65 without further contribution. Benefits are specified and uniformly available for hospitalization, nursing homes, home health services, and outpatient diagnostic services.

II—Social Security financing, provides health benefits on retirement without further contributions; through general revenue financing, covers other retired aged. Benefits similar to King-Anderson, except no deductibles.

III—Social Security financing, provides health benefits for all persons eligible for OASDI benefits, including younger beneficiaries. Benefits similar to King-Anderson (except no deductibles) plus surgeon's fees.

IV—Social Security financing, plus general revenue financing for uninsured aged who are subject to an income test unless past age 72. Beneficiary selects among (a) short-term benefits with no deductible, (b) longer-term benefits with deductibles or (c) payment of up to \$100 toward premiums for approved private health insurance policy.

V—Social Security financing and benefits, identical to King-Anderson, in combination with (1) a cash option for individuals having private insurance of specified requirements and (2) "Buying-in" for the Government plan benefits through a Kerr-Mills-type program for aged not eligible under Social Security.

VI—Financed from general revenues. Provides for an income tax credit (or certificate for purchasing insurance) of up to \$125 a year for private medical insurance of specified types purchased by or on behalf of persons 65 and older.

Eligibility

I—Persons 65 or over eligible for OASI or railroad retirement benefits regardless of current earnings. Eligibility automatic. Includes 15 million—5 out of 6—aged in 1964. Almost all aged eligible in future.

II—"Retired" men 65 or over and women 62 or over—i.e., who have total earnings of less than \$2,400 a year or

\$100 in each of 3 months or who are 72 or over (other than railroad and Federal retirees).

1962 coverage estimate 16.1 million (15 out of 16) including 13.2 million OASI beneficiaries, 1.5 million OASI beneficiaries, 1.5 million OAA recipients, and 1.4 million other retirees.

III—Persons eligible for OASDI benefits, including younger beneficiaries.

January 1962 coverage estimate approximately 17.5 million, of whom roughly 14.6 million are aged.

IV—Persons 65 or over eligible for OASI benefits or who meet income test—i.e., have income of no more than \$3,000 (\$4,500 for a married couple)—or are age 72; but excludes anyone receiving "medical aid" under federally supported assistance. As amended, estimated to cover 16 million in mid-1963.

V—As King-Anderson and in addition, would cover aged persons who meet State means tests and are brought in through State action.

Includes 15 million eligible for OASI or railroad retirement benefits in 1964 plus an unknown number who might be covered by States which "buy-in."

VI—Persons 65 and over who are beneficiaries of qualified private insurance policies.

Potentially includes the total population 65 and over (17½ million as of 1963) but actually would be limited to those aged who are acceptable risks to private insurance carriers.

Financing

I—Increase of ¼ of 1 per cent in social security tax for employees and employers (¾ per cent for self-employed) and increase in amount of earnings taxable from \$4,800 to \$5,000.

II—(a) For Social Security eligibles, increase of ¼ of 1 per cent in social security tax for employees and employers (¾ per cent for self-employed); additional increase of ⅛ of 1 per cent in 1971.

(b) General revenue financing of benefits for uninsured.

III—Increase of ¼ of 1 per cent in social security tax for employees and employers; ¾ per cent for self-employed.

IV—(a) For Social Security eligibles, increase of ¼ of 1 per cent in social security tax for employees and employers in 1963 (¾ per cent for self-employed); additional increase of ⅛ of 1 percent in 1972.

(b) General revenue financing of benefits for uninsured.

V—(a) Same as King-Anderson for Social Security eligibles; (b) General revenues of States and Federal Government for uninsured; Federal share—55 to 85 per cent of expenditures in State.

VI—Financed from general revenues.

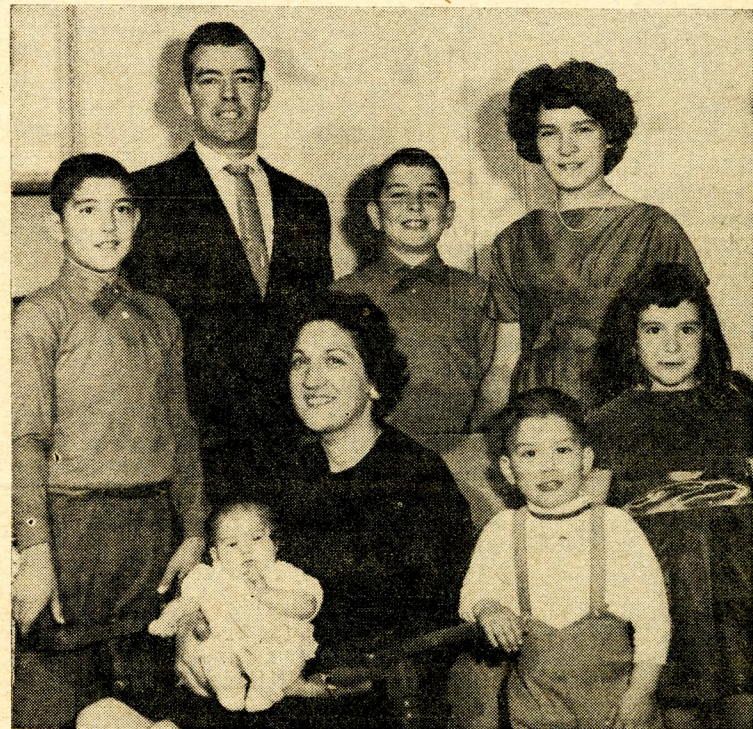
Costs (First year)

I—\$1¼ billion.

II—\$1.1 billion.

III—\$1.4 billion.

Optometrist and Family Go Into Missionary Field



DR. GEORGE SULLIVAN, 36, Holyoke optometrist, his wife and children, are prepared for life in the missionary field for their church. The doctor is a member of the Massachusetts Society of Optometrists and leaves his practice for the new work July 15.

A Holyoke, Mass., optometrist has announced his decision to leave his practice there for missionary life with the Society of Our Lady of the Most Holy Trinity in the Sangre de Cristo Mountains in New Mexico.

He is Dr. George Sullivan. His family of eight will accompany him.

Without pay, Dr. Sullivan will render optometric service in the four clinics of the parish of Rev. James H. Flanagan in Holman, N. M.

He will be the only optometrist for the parish, which stretches over 500 square miles of territory along the Continental Divide.

CLASSIFIED ADVERTISING RATES

The American Optometrist Association believes its classified advertisements to be from reputable sources. However, it does not investigate the offers made and assumes no responsibility concerning them.

We also reserve the right to decline or withdraw advertisements at our discretion. Every care is taken to avoid mistakes but no responsibility is accepted for clerical printing errors.

.08 per word, \$1.75 minimum. Names, addresses, initials and abbreviations count as words. Box number charge: .25 plus .20 extra for mailing replies. Ad copy must be consistent with AOA policies.

Professional

VISION CERTIFICATES, available to all A.O.A. members, provided a dignified and tangible means of conveying to the patient a valuable and informative summary of his visual status. Useful in industries, schools, and numerous other types of programs. Automatic expiration notices insure continuous optometric service. For complete information write to Vision Information Program, Inc., 429 Bankers Trust Building, Indianapolis, Indiana.

Miscellaneous

DYNASCOPE, Powerful, Effective, Dependable. Frequent, if possible hourly. Dynascope Base in—Base out—Fusion exercises, done conveniently at home, build Fusional Amplitude and Binocular Vision in record time. Dynascope, Charts, etc., \$33.50. Visual Science Specialties Co., 5209 N. Clark St., Chicago 40, Ill.

For Sale

TORSION Pupillometer, a foveal pupillometer, which aligns the fovea and the point of fixation, at the spectacle plane for precise centering. Invaluable in bifocal fitting, high lens power and grief cases. Write: Visual Science Specialties Co., 5209 N. Clark St., Chicago 40, Ill.

IV—As amended, estimated at \$1.6 billion.

V—Amount by which cost would exceed King-Anderson would depend on effect of option. Cost of buying in for uninsured could exceed cost of present Kerr-Mills programs.

VI—If all qualify, total cost about \$2.1 billion in 1963. Allowing for savings in public assistance funds and offset of medical deductions on tax returns, net cost could exceed \$1¼ billion.

Administration

I—Under established Federal OASDI system, with States and accrediting bodies used in determining eligibility of providers to participate, etc. Providers could use nonprofit agents to represent them.

II—Generally same as King-Anderson. Secretary of HEW may use public agencies and nonprofit organizations for appropriate tasks.

III—Generally same as King-Anderson. Secretary of HEW may use nonprofit organizations for appropriate tasks.

IV—States make payments for health services. Other functions Federal except as may be delegated to States.

V—Generally same as King-Anderson. State insurance commissioners would determine whether private insurance plans qualified under the option for cash payments toward premiums, and State agencies would determine if uninsured meet means tests.

VI—Treasury Department would administer.